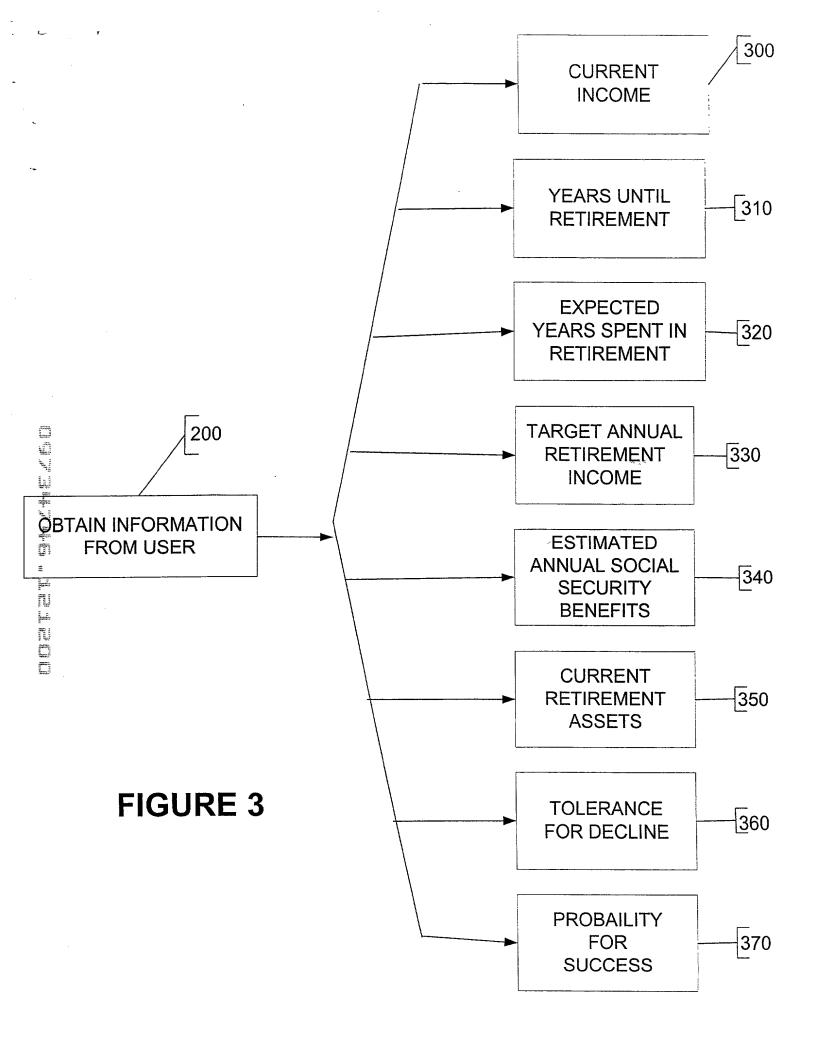
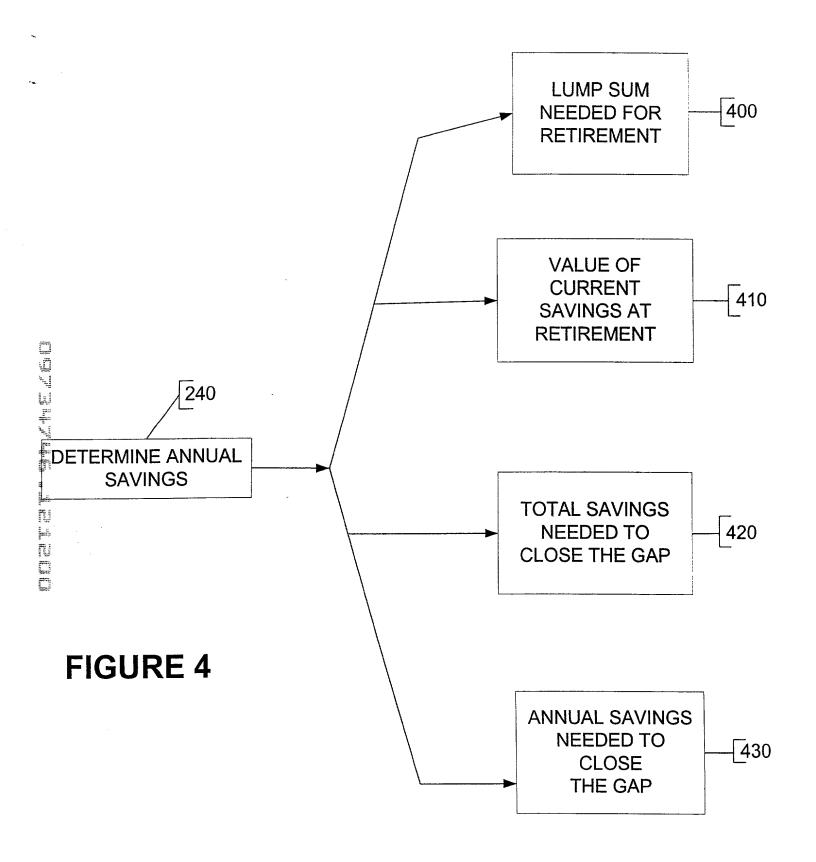


FIGURE 1





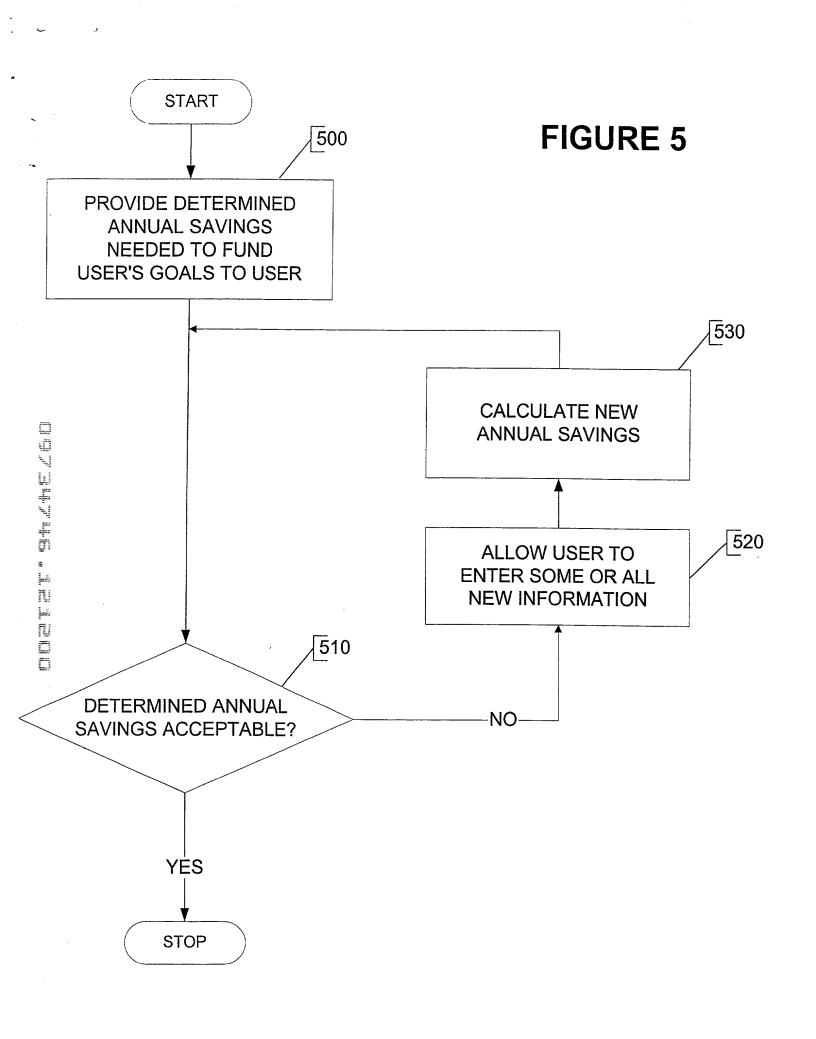


FIGURE 6

STEP 220

USER INPUT TO QUESTION G: 25%

-35.0%	100% 0%
-27.1% -29.3% -31.4% -33.3% -35.0%	95% 5%
-31.4%	90%
-29.3%	85% 15%
-27.1%	80% 20%
%	75% 25%
-22.8%	70% 30%
-7.8% -9.6% -11.7% -13.9% -16.2% -18.4% -20.6% -22.8% -25.0%	65% 35%
-18.4%	60%
-16.2%	55% 45%
-13.9%	50% 50%
-11.7%	45% 55%
%9:6-	40% 60%
	35% 65%
-6.0%	30%
4.1%	20% 25% 80% 75%
-3.9%	20% 25% 30% 80% 75% 70%
-4.1%	15% 85%
-2.7%	5% 10% 15% 95% 90% 85%
-2.8%	5% 95%
For -2.8% -2.7% -4.1% -3.9% -4.1% -6.0% ecline	100%
Tolerance For Decline	% Stock 0% 59 % Bond 100% 95

Asset Allocation: 75% Stocks 25% Bonds

FIGURE 7

25 Years Until Retirement

75% Stock 25% Bond

ASSET ALLOCATION FROM STEP 220:

		100% 0%	5.9%	%∪ ∀	8.3%	%0.6	9.3%	%B6	10.2%	10.5%	407%	11.2%	11.6%	12.0%	12.5%	12.8%	, 13.0%	, 13.2%	. 13.7%	, 14.3%	
	STEP 230	95% 5%	5.9%	70 C G	8.2%	8.9%	9.3%	4 K O	%0 O1	10.4%	10.5%	10.9%	11.3%	11.6%	12.2%	12.4%	12.6%	12.9%	13.2%	13.7%	
		90% 10%	6.0%	8 1.7	8,1%	8.7%	8 18	0.00 9.00	1 7 0 1 0 0	10.1%	10.4%	40.4%	10.9%	11.3%	11.8%	12.0%	12.2%	12.5%	12.7%	13.2%	
		85% 15%	6.0%	80.1	8.0%	8.5%	9.0%	875 0 25	8000	790 01	73E C1	10.5%	10.7%	10.9%	11.3%	11.5%	11.8%	12.0%	12.4%	12.6%	
		80% 20%					8.8%										•				
		75% 25%	6.0%	g :	7.7%	81%	%9'8	8.8%	8776	0.500	9.0%	760.65	45 CF	40.00	40.6%	40.00	70801	11.1%	11.5%	11.8%	
	0,	30%					83%							•							
		65% 35%					8.1%		_												
		60% 40%					7.8%														
		55% 45%					%9.2 9														
		50% 50%					6 7.2%														
		45% 55%					%59 °														
		40% 60%					6.5%													•	
		35% 65%					5,7% 6,1%														
		30%									1										7
	25 Years	25% 75%	46%			6 51% 6 51%		%E'S %													
75%	25 Y	% 20% % 80%	3.8% 4.3%			4.0% 4.5%		42% 47%											8.6% 8.7		9.5% 9.7%
		10% 15% 90% 85%				3.4% 4.0											7.5% 7				9.3%
	USER INPUT TO QUESTION C:	5% 10 95% 90	وي			2.9% 3													8.3% E		9,1%
H NOIL:		0% 5' 100% 95				2.3%								-					8.2%		%58
o ques	o Ques	% Stock 0 % Bond 10	990,900		% 06																2%
IPUT TO	IPUT TO	%%	5	8	ъ	≈ 6	<u> </u>	ا ^ت	36		10 10 4 4 10 10 14 14 14									٠,	
USER INPUT TO QUESTION H:	USERIA						STEP 230				Ų	ide	ope	14							

RETURN ASSUMPTION: 8.6%